

**Information to identify the case:**

Debtor 1	Isabelle A. Hynes		Social Security number or ITIN xxx-xx-5798	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
			EIN -----	
United States Bankruptcy Court District of New Jersey				
Case number: 18-20257-MBK				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Isabelle A. Hynes

8/22/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Isabelle A. Hynes  
 Debtor

Case No. 18-20257-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 22

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db	+Isabelle A. Hynes, 630 Cramer Avenue, Beverly, NJ 08010-1008
517543424	+ARSI, 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983
517543430	+Citi, PO Box 790040, Saint Louis, MO 63179-0040
517543435	++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 (address filed with court: Fifth Third Bank, Attn: Bankruptcy Dept, 38 Fountain Square, Mail Drop 1Com65, Cincinnati, OH 45263)
517543440	+Peter Alfinito, Esq., 1913 Greentree Road, Suite A, Cherry Hill, NJ 08003-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 22 2018 22:52:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 22 2018 22:52:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517543425	EDI: BANKAMER.COM Aug 23 2018 02:28:00 Bank of America, Attn: Bankruptcy Department, PO Box 982236, El Paso, TX 79998-2236
517543426	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 22 2018 22:52:40 Bayview Loan Servicing, LLC, 4425 Ponce De Leon 5th Floor, Coral Gables, FL 33146-1837
517543427	EDI: SEARS.COM Aug 23 2018 02:28:00 CBUSA/Sears Credit Cards, Attn: Bankruptcy Dept, PO Box 6282, Sioux Falls, SD 57117-6282
517543428	EDI: CHASE.COM Aug 23 2018 02:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
517543429	EDI: CITICORP.COM Aug 23 2018 02:28:00 Citi, Attn: Bankruptcy Dept, POB 6248, Sioux Falls, SD 57117-6248
517543431	+EDI: CITICORP.COM Aug 23 2018 02:28:00 Citi Diamond Preferred Card, PO Box 6500, Sioux Falls, SD 57117-6500
517543432	+EDI: WFNNB.COM Aug 23 2018 02:28:00 Comenity Bank/Capital/Boscov's, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
517543433	EDI: WFNNB.COM Aug 23 2018 02:28:00 Comenity Capital Bank - Boscovs, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
517543434	+EDI: CRFRSTNA.COM Aug 23 2018 02:28:00 Credit First NA- Firestone, Attn:Bankruptcy Department, PO Box 81315, Cleveland, OH 44181-0315
517543436	EDI: CRFRSTNA.COM Aug 23 2018 02:28:00 Firestone, BK-16/Credit Operations, PO Box 81410, Cleveland, OH 44181-0410
517543437	+E-mail/Text: Banko@frontlineas.com Aug 22 2018 22:53:16 Frontline Asset Strategies, LLC, 2700 Snelling Avenue, North, Suite 250, Roseville, MN 55113-1783
517543438	+E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Aug 22 2018 22:53:20 JH Portfolio Debt Equities, LLC, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
517543439	EDI: CBSKOHLS.COM Aug 23 2018 02:28:00 Kohl's Department Store, Attn: Bankruptcy Department, PO Box 3043, Milwaukee, WI 53201-3043
517543441	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 22 2018 22:57:49 Regional Acceptance Corporation, PO Box 830913, Birmingham, AL 35283-0913
517543442	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 22 2018 22:57:49 Regional Acceptance Corporation, Attn: Bankruptcy Department, 1424 East Fire Tower Road, Greenville, NC 27858-4105

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Aug 22, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmllawgroup.com  
S. Daniel Hutchison on behalf of Debtor Isabelle A. Hynes sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6